

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Camara J Thorpe  
Debtor

Case No. 16-14471-mdc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Jul 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2016.

db	+Camara J Thorpe, 7960 Bayard Street, Philadelphia, PA 19150-1306
13749276	+First Data, 5565 Glenridge, Connector NE Ste 2000, Atlanta, GA 30342-1335
13749277	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
13749279	+Ginny's/Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364
13749281	+Professional Account Management, 633 W Wisconsin Ave, Suite 600, Milwaukee, WI 53203-1907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: djp711@aol.com Jul 22 2016 02:04:54 DEMETRIUS J. PARRISH, The Law Offices of Demetrius J. Parrish, 7715 Crittenden Street, #360, Philadelphia, PA 19118
tr	+E-mail/Text: notice@phl13trustee.com Jul 22 2016 02:05:59 WILLIAM C. MILLER, Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
smg	E-mail/Text: bankruptcy@phila.gov Jul 22 2016 02:05:37 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 22 2016 02:05:11 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 22 2016 02:05:34 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 22 2016 02:05:27 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13749269	+EDI: AMEREXPR.COM Jul 22 2016 02:03:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
13749270	+EDI: BANKAMER.COM Jul 22 2016 02:04:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13749271	+EDI: CAPITALONE.COM Jul 22 2016 02:04:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
13760144	EDI: CAPITALONE.COM Jul 22 2016 02:04:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13749272	+EDI: CONVERGENT.COM Jul 22 2016 02:04:00 Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
13749273	+EDI: RCSFNBMARIN.COM Jul 22 2016 02:03:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
13761081	EDI: DISCOVER.COM Jul 22 2016 02:03:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13749274	+EDI: DISCOVER.COM Jul 22 2016 02:03:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
13749278	EDI: FORD.COM Jul 22 2016 02:03:00 Ford Motor Credit, Po Box 62180, Colorado Springs, CO 80962
13749275	+EDI: BLUESTEM.COM Jul 22 2016 02:03:00 Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
13749280	E-mail/Text: camanagement@mtb.com Jul 22 2016 02:05:07 M & T Bank, Po Box 844, Buffalo, NY 14240
13758838	E-mail/Text: camanagement@mtb.com Jul 22 2016 02:05:07 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv  
Form ID: 309I

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2016 at the address(es) listed below:

DEMETRIUS J. PARRISH on behalf of Debtor Camara J Thorpe djp711@aol.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	Camara J Thorpe	Social Security number or ITIN xxx-xx-3819
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 6/23/16
Case number: 16-14471-mdc		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Camara J Thorpe	
2. All other names used in the last 8 years		
3. Address	7960 Bayard Street Philadelphia, PA 19150	
4. Debtor's attorney Name and address	DEMETRIUS J. PARRISH The Law Offices of Demetrius J. Parrish 7715 Crittenden Street, #360 Philadelphia, PA 19118	Contact phone (215) 735-3377 Email: <a href="mailto:djp711@aol.com">djp711@aol.com</a>
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800 Date: 7/21/16

**For more information, see page 2**

Debtor Camara J Thorpe

Case number 16-14471-mdc

<b>7. Meeting of creditors</b>	<b>August 31, 2016 at 11:00 AM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 10/30/16</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 11/29/16</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 12/20/16</b>
	<b>Deadlines for filing proof of claim:</b>	
	A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$388.12 per month for 60 months. The hearing on confirmation will be held on: <b>10/6/16 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	